

Lincoln Area Agency on Aging

Life

2006 Guide to Retirement Housing



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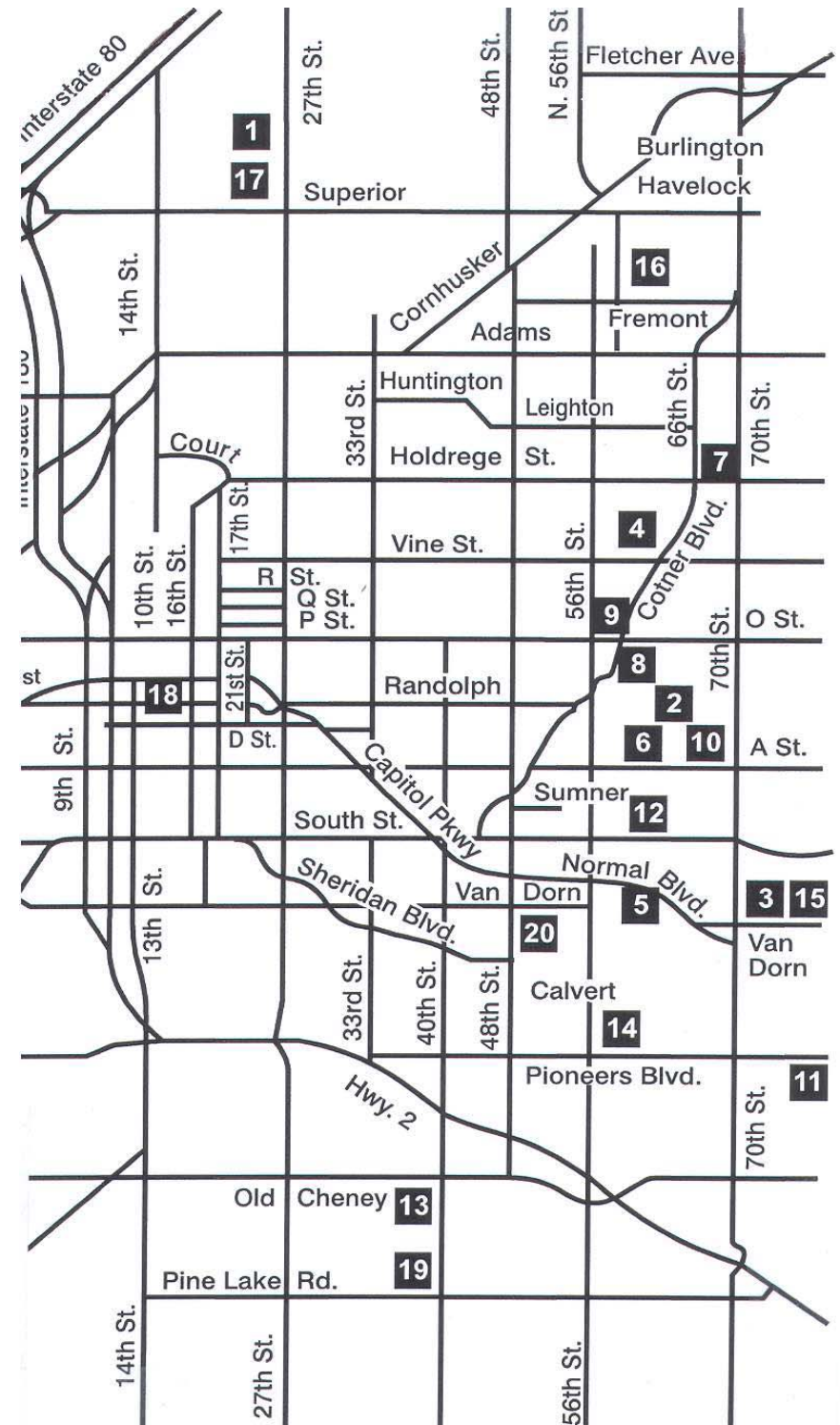


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Many options are available to older adults seeking retirement housing. This booklet provides descriptions of the diverse choices available in Lincoln.

- * Apartments without services
- * Apartments with services: housekeeping, laundry, meals
- * Apartments with above services and assisted living capabilities
- * Buildings with buy-in arrangements
- * Condominiums for purchase

There also are many townhouse and condominium communities in Lincoln. These units have association fees that cover snow removal, lawn care, and maintenance of common areas. Some may have a club house, some include water and garbage collection in the monthly fee. These units are accessed through Real Estate companies.

Questions?

First Service Counselors are available
 Monday, Tuesday, Thursday, & Friday
 9:00 a.m. - 4:00 p.m.
 Wednesday
 12:30 p.m. - 4:00 p.m.

Chateau Gardens
825 North Cotner Boulevard
Lincoln, NE 68505
(402) 464-8351

Number of units: 95

Age Limit: 55+

Description: Chateau Gardens is located on the corner of Cotner Boulevard and Vine Street in northeast Lincoln. This three-story independent living community is owned and managed by Chateau Development LLC. Choose from one- and two-bedroom apartment homes for rent, ranging in size from 600 to 1,040 square feet. A refundable security deposit and a one year lease term are required. The security deposit requirement may be waived for residents 70+.

Monthly Fee: Monthly rent starts at \$550 for one-bedroom or \$730 for two-bedroom, depending on the apartment size/style. All interior and exterior maintenance is provided by Chateau, including lawn care and snow removal. Cable TV, water and garbage services are paid as well.

Pets Allowed Yes, small pets are welcome on first floor with \$200 non-refundable deposit

Meals Provided No

Garages Yes, \$55 per month

Storage Yes

Emergency Call System No

Additional Information: These apartment homes were designed with convenience and comfort in mind, and are detailed with such things as oak kitchen cabinets, energy-efficient heat pumps, support bars in showers and bath areas, door levers instead of doorknobs. Some apartments are available with washer/dryers. Each floor has a common laundry room. The building includes elevators, interior mailboxes and a controlled access entry system. It is located near physicians offices, shopping, bus lines and the city's Mo-Pac recreation trail.

Chatelaine Residences
6201 Normal Boulevard
Lincoln, NE 68506
(402) 486-4165

Number of Units: 80

Age Limit: 55+

Description: The Chatelaine Residences is a three-story independent living complex located within walking distance of Holmes Lake. There are one, two, and three bedroom apartments for rent ranging in size from 975 to 1,900 square feet. A security deposit and one year lease are required.

Monthly Fee: Monthly rent for a one-bedroom ranges from \$824 to \$934; a two-bedroom ranges from \$970 to \$998; and a three-bedroom ranges from \$1,304 to \$1,400. All interior and exterior maintenance is provided by Chatelaine Residences, including appliances (except tenant owned washer/dryers), lawn care, snow removal, mechanical systems, trash collection, water, and pest control. Basic cable is furnished for a \$30 monthly charge. Each tenant is responsible for their own electricity and telephone service.

Pets Allowed Yes, small pets are welcome

Meals Provided No

Garages Yes, underground secured parking

Storage Yes, 4 ft. x 8 ft. (\$10/month)

Emergency Call System No

Additional Information: All apartments are furnished with ceramic tile entry and kitchen floors, carpeting, full-size Whirlpool kitchen appliances, and full bathrooms with washer/dryer hook-ups. A common area is available where you can get together with fellow residents, as well as a library, "Great" room available for family occasions, and guest apartment which can be rented for a fee. The building includes elevators, interior mailboxes, and a controlled access entry system.

Brentwood Estates
1111 South 70th Street
Lincoln , NE 68510
(402) 489-1112

Number of units: 103

Age limit: Retired or disabled people of any age

Description: Brentwood Estates offers spacious studios, one bedroom, and two bedroom apartments. Several floor plans are available to meet your needs. All apartments are rented, with no lease or buy-in charges. A \$100 refundable deposit will place you on our waiting list. Kitchenettes are located in apartments. Resident managers are available 24 hours daily. Many activities are offered, including those for resident's families. Grandchildren are welcome.

Monthly Fee: The monthly fee for a studio apartment ranges from \$995-\$1,395; one-bedroom from \$1,525; and two-bedrooms from \$2,195. For a second person in any apartment, an additional \$350/month will be charged. The monthly fee includes meals, utilities, weekly housekeeping, linen service, toilet tissue, soap, scheduled activities, local transportation, cable TV, and all maintenance/repairs to the apartments.

Pets Allowed Yes
Meals Provided Three meals served daily
Garages Yes, a limited number at \$45 per month
Storage First come basis
Emergency Call System Yes

Additional Information: There are many common areas, including a TV lounge, craft room, pool table, lighted outdoor exercise path, library, and fireside lounge. Exercise classes, blood pressure screening, and health seminars are offered. Personal assistance is available privately through home health care. A beauty/barber shop is available.

Savannah Pines at Williamsburg Village
3900 Pine Lake Road
Lincoln, NE 68516
(402) 420-9900
www.savannahpines.net

Number of Units: 120

Age Limit: 55+

Description: Savannah Pines is an independent retirement community. There are no buy-ins, entrance fees or leases at Savannah Pines. A fully refundable \$100 deposit will reserve an apartment.

Monthly Fee: The monthly fee depends on apartment size and location. Apartments range from \$1,930 to \$2,785 a month. The second person charge is \$350. Monthly rent includes three meals a day served in a dining room, utilities, cable television, weekly housekeeping, no-charge laundry facilities (apartments also have hook-ups for washers and dryers), scheduled transportation, emergency call system, and a full range of activities planned by a full-time activities director with assistance from residents.

Pets Allowed Small pets are welcome
Meals Provided Three meals provided, daily
Garages \$50 per month
Storage \$40 per month
Emergency Call System Yes

Additional Information: Savannah Pines offers a theater, fitness center, bank, pharmacy, video room, and other community rooms. Residents can eat on the patio, use the brick barbecue, and use the walking trail.

Clark Jeary Retirement Center
8401 S. 33rd Street
Lincoln, NE 68512
(402) 489-0331
www.clarkjeary.com

Number of units: 72 Independent living; 40 Assisted living

Age limit: Retired

Description: Clark Jeary Retirement Center is a retirement community of independent and assisted living apartments operated by the Presbyterian Welfare Foundation, Inc. One- and two-bedroom apartments are all on one level with patios and enclosed courtyards. Housekeeping and laundry are provided bi-weekly. One meal a day is included in monthly fees. More are available at a cost. Some transportation is provided. Beauty and barber shops available.

Monthly fees: There are two payment options. If you pay a \$3,750 entrance fee, monthly rates are lower than the no fee option. You have three months to decide which option to choose. Rates currently run between \$1,900 and \$2,500 a month.

Pets Allowed	No
Meals Provided	Available, one included
Garages	For a fee
Storage	Yes
Emergency call	Yes

Additional Information: This new retirement complex will open May 2006. In its south location are many businesses, medical offices, and pharmacies.

Gramercy Hill
6800 'A' Street
Lincoln, NE 68510
483-1010
www.gramercyhill.org

Number of units: 148

Age limit: 55+

Description: Gramercy Hill is a full-service, rental retirement community offering both independent and assisted living services. The complex has eight floor plans ranging from efficiencies to two-bedroom/two-bath apartments. Apartments are equipped with kitchenettes, safety features, and large walk-in closets. Laundry rooms are available on each floor. For residents who may need special assistance to remain independent, assisted living services are available. This includes assistance with bathing, dressing, medication, and weekly flat laundry services.

Monthly Fee: The monthly fee depends upon the size of the apartment. Independent living apartments range from \$1,520 to \$2,495 per month. Monthly rent includes daily meals, housekeeping, scheduled transportation, maintenance, cable TV, all utilities (except phone), full-time social and recreational programming, and 24-hour staffing.

Pets Allowed	No
Meals Provided	Three meals provided daily
Garages	\$40 per month
Storage	Yes, \$9-\$12 per month additional fee
Emergency Call System	Yes

Additional Information: The staff at Gramercy Hill make every effort to provide for residents' needs. A beauty and barber shop is available. Transportation is provided for a fee, and common areas include exercise, big screen TV, and library.

The Legacy
5600 Pioneers Blvd.
Lincoln, NE 68506
(402) 436-3000
www.legacyretirement.com

Number of Units: 135 Independent Living; 38 Assisted Living

Age limit: 55+

Description: These are one and two bedroom rental apartments; only a lease and security deposit are required. Assisted living units are also available with three meals a day, bathing, dressing, and medication supervision. Ambassador care, providing some services in independent apartments, is available for an additional fee.

Monthly Fee: The monthly fee ranges from \$1,875 to \$3,450. An additional charge of \$9.50 per day is required for a second occupant. This fee includes two meals daily, all utilities (except phone), cable TV, and weekly housekeeping, scheduled transportation and activities. All interior and exterior maintenance is provided by the Legacy, including appliance, lawn care, snow removal, mechanical systems and trash collection.

Pets Yes
Meals Provided Cafeteria breakfast and evening meal are provided. Lunch is optional.
Garages Yes, for \$45 per month; underground parking is \$55 per month
Storage Yes, 4 ft. x 4 ft., \$10 per month
Emergency Call System Yes

Additional Information: The Legacy has a variety of common areas, including a lounge, library, fireside room, fitness center, sunroom, terrace, and "Main Street." Main Street offers a general store, a bank, an ice cream parlor, and a beauty/barber shop. The Legacy offers residents a full service health and housing program. There are four computers available at all times to residents, and training for e-mail and the Internet.

The Legacy Estates
7200 Van Dorn
Lincoln, NE 68506
(402) 484-8888
www.legacyretirement.com

Number of Units: 163 Independent Living; 40 Assisted Living

Age Limit: 55+

Description: These are one -and two-bedroom apartments ranging from 675 to 1,454 square feet, some with fireplaces and oak floors. These apartments are rental units. Only lease and security deposits are required. Assisted living units include 24-hour licensed nursing staff as well as bathing, dressing, and medication supervision.

Monthly Fee: The monthly fee ranges from \$1,575 for a one-bedroom to \$3,995 for a large two-bedroom unit. An additional charge of \$9.50 per day is required for a second occupant. This fee includes two meals daily, all utilities (except phone), basic cable TV, and weekly housekeeping and activities. All interior and exterior maintenance is provided, including appliance, lawn care, snow removal and trash collection.

Pets Allowed Yes, owner responsible for care
Meals Provided Cafeteria breakfast and evening meal are provided. Lunch is optional for additional fee.
Garages Underground, heated parking for \$55 per month.
Emergency Call System Yes

Additional Information: At the Legacy Estates, there are a variety of common areas available such as Main Street shops that include a drug store, bank, beauty and barber shop, and an ice cream parlor. There is an English Pub, courtyard, miniature golf course, fitness center, theater and fireside room.

The Legacy Terrace
5700 Fremont St.
Lincoln, NE 68507
(402) 464-5700
www.legacyretirement.com

Number of Units: 143 Independent Living; 56 Assisted Living

Age Limit: 55+

Description: These are one- and two-bedroom rental apartments ranging from 625 to 1,458 square feet. Only lease and security deposits are required. Legacy Terrace also has assisted living apartments for those needing assistance with life's daily living tasks.

Monthly Fee: The monthly fee ranges from \$1,515 - \$2,915. An additional charge of \$9.50 per day is required for a second occupant. This fee includes two meals daily, all utilities (except phone), basic cable TV, and weekly housekeeping, facility transportation and activities. All interior and exterior maintenance is provided by Legacy Terrace, including appliance, lawn care, snow removal, and trash collection.

Pets Allowed Yes, owner responsible for care
Meals Provided Cafeteria breakfast
and evening meal provided. Lunch is optional.
Garages Yes, for \$45 per month.
Storage No
Emergency Call System Yes

Additional Information: Common areas include a lounge, library, Court Yard, "Main Street" with ice cream parlor, bank, Four Star Drug, beauty and barber shop, and fitness center.

Carriage Glen
7005 Shamrock Road
Lincoln, NE 68506
(402) 484-5113
www.essexseniorliving.com

Number of units: 51

Age limit: 62+

Description: Carriage Glen is an independent senior living community. It is a non-profit corporation, run by a Board of Directors partially comprised of Carriage Glen residents. Apartments range in size from 703 to 1,542 square feet. Each features an eat-in kitchen with full-size appliances and pantry. An entrance and a monthly fee are based upon the size of the residence. The entrance fee of \$29,865 to \$107,820 (based on square footage) is a one time payment and is fully refundable upon transfer of unit to another qualified resident.

Monthly Fee: The monthly charge is based on the cost of operating the facility and providing basic services to the residents. The basic service package includes use of van transportation, wellness program, social activities, home theater, workshop, country store, library, and other community areas. The monthly fee covers trash collection, snow removal, lawn care, utilities in the common areas, and maintenance. The fee ranges from \$602 to \$1,381 depending on unit size.

Pets allowed No
Meals Provided Optional dining program for an additional fee
Garage Under building parking available for \$38 per month
Storage Yes
Emergency Call System In bedrooms and bathrooms
Tax Information Property taxes are figured in the monthly fee

Additional Information: Residents pay for their electricity, telephone, cable TV and personal contents insurance. The fitness room and wellness program are provided by Madonna Rehabilitation Hospital.

Eastmont Towers
6315 'O' Street
Lincoln, NE 68510
(402) 489-6591
www.eastmonttowers.com

Number of units: 197

Age limit: 62+

Description: Eastmont was chartered in 1968 as a non-profit non-denominational retirement community governed by a volunteer board. The entrance fee entitles residents to occupy an apartment as long as they are able to live independently. When the need for care arises, a resident is entitled to continual care in an assisted living or a 48-bed skilled care center. The cost for basic care is the regular monthly fee plus the two extra meals (one meal per day is included in the monthly fee).

Entrance Fees: Entrance fees are assessed according to the square footage and amenities of each apartment. The entrance fees range from \$31,450 to \$130,000. A second person in an apartment pays an entrance of \$17,500. Apartment size varies from studio to large two-bedroom. Should residents die or change their mind within 45 months of purchase, a refund will be paid according to terms of occupancy agreement.

Monthly Fee: from \$1,315 to \$2,100 a month for single person, \$2,169 to \$2,955 for two people according to size of apartment.

Pets Allowed No
Meals Provided One meal is included in the monthly fee
Garages Yes
Storage Yes
Emergency Call System Yes

Gateway Manor
225 North 56th Street
Lincoln, NE 68504
(402) 464-6371

Number of units: 57

Age Limit: 62+

Description: Gateway Manor has been a choice for retirement living in Lincoln for more than 34 years. Duplexes are also available for purchase only. A one-year lease is offered with a \$2,000 entrance fee. Residents can choose a decor to suit their individual tastes. Gateway Manor also has an 18-bed, licensed, in-house Health Center.

Entrance Fee: For lease, each person in the apartment pays an entrance fee of \$2,000; \$350 upon application and \$1,650 when moving in.

Monthly Fee: For a standard one-bedroom apartment which includes utilities, cable, telephone, weekly housekeeping, continental breakfast and dinner, flat laundry and maintenance, the fee is \$2,685. Larger apartments are more depending on square footage. Assisted living service is available to residents in their apartments for additional fees.

Pets Allowed Yes (with limitations)
Meals Provided All meals are provided. Dinner and a continental breakfast are included in monthly fee.
Garage Yes, available for \$30
Storage One locker; 32" x 60" x 8"; no additional fee; second locker available for \$15.00
Transportation provided for a fee Yes
Beauty & barber shop available Yes
Emergency Call System Yes

Grand Lodge at the Preserve
4400 S. 80th Street
Lincoln, NE 68516
(402) 489-8003
www.essexseniorliving.com

Number of units: 51 Independent living; eight Assisted Living
Nursing Care arranged at Madonna Rehabilitation Hospital

Age limit: 55+

Description: Grand Lodge is designed to provide independent living for people who also desire access to a full continuum of care if needed, and are 55 years and older with middle to upper income. Independent living residences will have full size kitchens, patios, or terraces, one, two, or three bedrooms and one or two bathrooms. Size of the residences will range from 675 square feet to over 1,800 square feet. The financial structure includes a one time entrance fee and/or supplemental fee that will be returned upon transfer of the residence to another qualified resident. Entrance fees and supplemental fees start at \$48,505.

Monthly Fee: Starts at \$1,230 depending on the entrance fee plan chosen, based on size of unit and number of occupants.

Pets allowed Cats, birds, and fish only.

Meals provided . . . Evening meal and continental breakfast in
Independent living, three meals daily at Assisted Living

Garages Under building parking included.

Storage: Additional storage included

Emergency Call System Wireless included

Additional Information: Scheduled transportation, wellness services, woodworking shop, computer room, library, game room, beauty and barber shop.

The Landing at Williamsburg Village
3500 Faulkner Drive
Lincoln, NE 68516
(402) 420-9355
www.ihsi.org

Number of Units: 90 Independent Living; 44 Assisted Living

Age Limit: 60 and older

Description: The Landing at Williamsburg Village was developed by Immanuel Retirement Communities in sponsorship with Tabitha Health Care Services and affiliated with the Nebraska Synod, Evangelical Lutheran Church of America. Offering both independent and assisted living apartments, there are one- to three-bedroom apartments from which to choose.

Entrance Fee: Cost increases according to size of unit and number of occupants beginning at \$75,000.

Monthly Fee: Start at \$2,100 and increases with size of unit and number of residents.

Pets Allowed . . There are two pet wings on the ground floor in
which residents may have pets.

Meals Provided . . . A continental breakfast is served each day
as well as one other meal of your choice.

Garages Yes

Storage Yes

Beauty & barber shop Yes

Emergency Call System Yes

Additional Information: Amenities include an exercise center and heated pool with staff, library, computer room, and common areas.

Senior Residences Accessed by Realtors

Autumn Wood

27th & Folkways Blvd. to 27th & Enterprise Dr.
Lincoln, NE 68521

For information contact Century Sales & Mgmt. Co
(402) 437-8321

Number of units: 220

Age Limit: 55 years

Description: Autumn Wood is a retirement community located approximately one mile north of Superior Street on 27th Street. The 145-acre development has single-family homes, townhouses, duplexes, condominiums, and The Walter subsidized housing complex. The condominiums are located in the Enterprise building. All of the units, except for those at the Walter, are individually owned and may be sold or rented as the owner desires.

Monthly Fee: Residents are charged a monthly fee of \$53, covering lawn care and snow removal. Residents who have detached garages are charged an additional \$1.50/month to cover electricity. All utilities are the responsibility of the homeowner.

Pets Allowed	Yes
Meals Provided	No
Garages	Yes
Storage	Yes
Emergency Call System	No
Tax Information	Homeowner pays property taxes

Additional Information: Autumn Wood has many amenities available to residents, including walking paths, a library at The Walter, a small pond, tennis courts, outdoor shelter, basketball hoop, croquet and putting course. A community center is being built for the use of all Autumn Wood residents.

Cotner Center Condominium Association of Co-owners, Inc. 1540 North Cotner Blvd. Lincoln, NE 68505 (402) 466-2509

Number of units: 101

Age Limit: 55+

Description: The Cotner Center building was originally the old Bethany School facility. The original structure was developed into 20 condominium units, and an addition was added in 1984 with 81 units. Residents purchase these condominiums and are full owners of their apartments, plus they own a percentage interest in the common areas. One- and two-bedroom units usually sell for \$60,000 to \$85,000, and vary in square footage.

Monthly Fee: The monthly association dues cover cable TV, water, sewer, trash and recycling collection, insurance and maintenance of common areas, salaries for the staff, lawn care, and snow removal. The dues are \$155 for a one-bedroom unit, \$157 for a two-bedroom unit, and \$18 for each additional person.

Pets Allowed	No
Meals Provided	Optional, two meals per week are offered for \$6.50 each
Garages	Yes, \$40 per month
Storage	Yes
Emergency Call System	No
Tax Information	Homeowner pays property taxes

Additional Information: Homeowners pay for their electricity, homeowner's insurance and telephone. They are able to sell their units, and the Center will assist with resale if requested. Cotner Center is located near businesses, a public library, and shopping center. A craft room, pool room and exercise room, a library, a large dining room, meeting rooms, motel rooms and an auditorium are available to all co-owners. Housekeeping is not provided by staff, although many residents hire these services privately.

North Gate Garden Estates
2425 Folkways Blvd.
Lincoln, NE 68521
(402) 476-7385

Number of units: 140 Condominiums; 52 Townhomes

Age limit: 55+

Description: North Gate Garden Estates is an independent senior living community comprised of condominiums and townhouses that are individually owned. One and two-bedroom condominiums are 693 to 1,187 square feet, townhomes are 1,160 to 1,200 square feet. All townhomes have two bedrooms and two bathrooms. When units become available they will be sold by individual owners.

Monthly Fee: The monthly fee for condominium owners is \$140 with \$10 charged for an additional person. This fee includes cable TV, water and sewer, garbage, maintenance of common areas, salaries and staff expenses, lawn care, use of activity center, snow removal, and wellness program, i.e. blood pressure checks, which are provided by St. Elizabeth Home Care Services. The monthly fee for townhome owners is \$135. This fee covers similar expenses to condominium owners, except townhome owners pay for water usage.

Pets Allowed Townhomes, yes; condominiums, cats only
Meals Three meals per week are offered in the dining area
Garages Yes, condominiums receive indoor parking with bill of sale; townhomes have attached garages and retain ownership
Storage Yes
Emergency call No
Tax information Owner pays taxes

Pioneer House
1130 H Street
Lincoln, NE 68508
FMA Realty Management Firm
441-5800

Number of units: 54

Age limit: 55+

Description: Residents purchase an interest in Pioneer Housing Corporation (non-profit), which is governed by a Board of Directors. There are various floor plans, ranging from efficiencies to two bedroom/two bathroom units. Units sell from \$12,000 to \$40,000 according to size.

Monthly Fee: The monthly fees are set according to size and cover utilities, cable, and maintenance..

Pets Allowed No
Meals Provided No
Parking Space For a fee
Storage No
Emergency Call System No
Tax Information . . If not eligible for Homestead Tax Exemption, it will be added to monthly fee

Additional Information: The common areas include library, lounge, party room, and a family room where guests can stay for only \$10/night. Pioneer House is within walking distance to churches, grocery store and the downtown area. Telephone service is paid by the resident. Laundry facilities are available.

Stonecliff Estates
5831 Enterprise Drive
Lincoln, NE 68521
Home Realty
430-7579

Number of Units: 46

Age Limit: 55+

Description: Stonecliff Estates is a new development of condominium units. Several floor plans are available and residents will have access to Autumn Wood amenities as well as common activity areas.

Purchase Price: Ranges from \$101,000 to \$175,000 depending on size of unit.

Monthly Fee: Commons fees start at \$150 per month and increase with size of unit. They include trash collection and water service, as well as maintenance.

Pets allowed Yes
Meals Provided No
Garage Each unit has one underground space
Storage Each unit has one underground storage
Emergency Call System No
Tax information Homeowner pays property taxes

Additional Information: Stonecliff Estates offer a secure entry, exercise room, and activity lounge. Some apartments have fireplaces. Underground parking and storage are included with each unit.

Van Dorn Villa
3001 South 51st Street
Lincoln, NE 68506
(402) 489-3001

Number of units: 191

Age limit: 55+

Description: Van Dorn Villa is located near 48th and Van Dorn Streets in southeast Lincoln. Residents purchase condominiums and are full owners of their units, plus they own a percentage interest in common areas. One-bedroom/one-bathroom units usually sell for \$60 to \$80,000 and vary from 660 to 792 square feet. Two-bedroom/one-bathroom units sell for \$80,000 to \$95,000 and are 935 square feet. Two-bedroom/two-bathroom units sell for \$90 to \$130,000 and are 1,067 to 1,300 square feet.

Monthly Fee: Monthly fees are \$160 for an individual and \$175 for a couple. This charge covers cable, water, trash collection, maintenance of common areas, lawn care, snow removal and salaries for the staff.

Pets Allowed No
Meals Provided Two evening meals
and a Sunday buffet are offered for \$6.50 each
Garages Yes, if available with unit
Storage Yes
Emergency Call System Yes
Tax Information Homeowner pays property taxes

Additional Information: Homeowners pay for their electricity, telephone, and homeowner's insurance. They are able to resell their units, and the Villa will assist with resale if requested. A library, beauty shop, exercise room, and craft rooms are available to the residents. Housekeeping is not provided by the staff, although many residents hire these services privately.

**Mary Buford Wilson, Elder Law Attorney,
suggests that you review the following
when signing contracts for retirement housing:**

- 1) Review the contract carefully. If possible, have it reviewed by an attorney. (Even if you think you understand the terms, you may be in error.)
- 2) Only what is printed in the contract is binding. If you are told anything that conflicts with the contract, ask for a letter verifying what you have been told. If a certain condition is important to you, ask for written clarification, if the contract doesn't clearly say what you want.
- 3) If there is a lump-sum payment to buy into the unit, under what circumstances can you get the buy-in back?
- 4) Can you get all or part of the buy-in back if you decide you do not like group housing? How long of a period are you allowed to decide if congregate housing is for you?
- 5) If part of the buy-in is returned at your death, how is it returned? Do you designate a beneficiary or does it become part of your estate?
- 6) If the housing unit offers "life-time" care, these issues should be reviewed:
 - a) Who decides where care is provided (i.e. your apartment, assisted living, infirmary).
 - b) If you are in the infirmary for long-term nursing care, how long can you also maintain your apartment?
 - c) Is there an appeal system if you disagree with a placement decision, or don't want to give up your apartment?

- d) What extra costs will arise if you cannot stay in your apartment?
 - e) Lifetime care may not be guaranteed just because the housing unit has a large buy-in.
- 7) In addition to the buy-in, there is a monthly payment due. Statistically these monthly payments have increased more rapidly than the annual inflation rate or the social security cost-of-living adjustment. Do you have sufficient cushion between your monthly income and the monthly payment?
 - 8) What happens if you can't meet the monthly payment? Do you lose the full buy-in if you move out because you can't make the monthly payment?
 - 9) How solvent is the housing unit? How much does it have in reserve? How often has the management/ownership changed in the past 10 years? The Board of Directors is made up of at least 25% residents. These resident board members may be the best persons from whom to get this information.
 - 10) If there is a long-term care part of the facility, can it provide all levels of care? If not, at whose cost do you receive higher levels of care at another facility?